

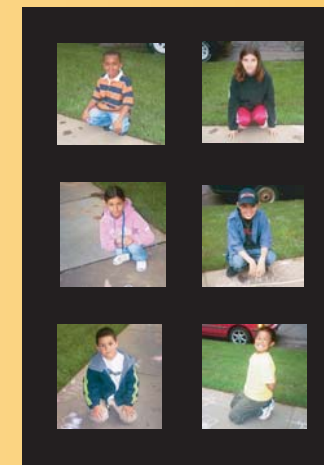
TEN WAYS\$ TO MAKE YOUR FRIENDS WISH
THEY KNEW AS MUCH ABOUT MONEY AS YOU DO...

1. Get your finances organized and stay organized
2. Try budgeting your income and expenses
3. Know that your skills influence your income
4. Spend less than you earn, or pay yourself first
5. Use credit cards wisely
6. Be aware of the difference between saving and investing
7. Focus on the relationship between risk and return on your investments
8. Take advantage of compound interest and start investing early
9. Be skeptical about financial advice
10. Keep learning about money matters

- California Jump\$tart Coalition
www.cajumpstart.org



Building Strong Financial Futures



APRIL 2004

FINANCIAL LITERACY MONTH